



Employees' Retirement System Communicator

January 2013

No. 1

Contact Information

Employees' Retirement System

From the Milwaukee
area: 414-278-4207
Toll Free: 877-652-6377
Email: ers@milwcnty.com.

Life & Health Benefits

Phone: 414-278-4198.
Email: bene-fits@milwcnty.com

Newly Retired Members

Christine Bittner
Deborah Bachun
Margaret Corrigan-
Nuttall
Laurel
Dziadulewicz
Margo Dias
Anne Dunn
Dianne Gilmore
Gertrude Goudy
Letha Harmon
Jo Anne Lamp
Larry Neumann
Alice Parker
Luanne Rambert
Karen Riemersma
Fay Roberts
Joann Schulz
Mary Spencer

From the Desk of the ERS Manager

Welcome to 2013!

I hope you all enjoyed a happy and safe holiday season and the new year is off to a wonderful start. While we here in Milwaukee can anticipate cold and snow for the next few months, it is already apparent that each day is getting a little bit longer. Keeping mentally and physically active during the winter months can help avoid "cabin fever". And whether you are here or enjoying sunny skies and warm breezes somewhere warm, the best idea for getting your heart pumping, your muscles going and your mind cleared is a nice walk. Please make sure you are properly outfitted and walk in a safe, well lit area though.

This month's *Communicator* highlights changes retirees receiving Social Security benefits will experience in 2013. With cold and flu season in full swing, information is provided on how you can help protect yourself from illness. Also included is the 2013 pension check disbursement schedule.

Please remember, you can contact ERS by email at ERS@milwcnty.com with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We have both local (414-278-4207) and toll-free (877-652-6377) phone numbers. Both have an automated menu for your convenience.

Marian Ninneman
ERS Manager

2013 Social Security Changes

By Vivian Aikin

Cost-of-Living Increase

Beginning with January payments, the nearly 56 million Social Security beneficiaries will receive a 1.7% cost-of-living adjustment (COLA). The amount of your dollar increase is based on the monthly benefit you received in 2012. Social Security payments are adjusted each year to reflect inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (known as the CPI-W). The CPI-W is a broad measure of consumer prices generated by the Bureau of Labor Statistics. It measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education. The COLA is based on the percentage increase of the Consumer Price Index of the third quarter of 2012 compared with the figure for the third quarter of 2011. Previous inflation adjustments have ranged from zero in both 2010 and 2011 to a whopping 14.3 percent in 1980.

Employees'
Retirement
System

Employees' Retirement System Communicator

January 2013

No. 1

The U. S. Congress enacted the COLA provision as part of the 1972 Social Security Amendments. Automatic annual COLAs began in 1975. Before that, benefits were increased only when Congress enacted special legislation.

The average monthly Social Security benefit for a retired worker in 2013 is \$1,261 (up from \$1,240 in 2012). For married couples, the average combined benefit payments for both spouses grow from \$2,014 to \$2,048.

Increased Earnings Limit

Many County retirees choose to work for other employers (either full time or part time) after leaving County employment. When Social Security recipients between age 62 and full retirement age (currently 66 for those born between 1943 and 1954) continue to work, they face a limit on what they can earn before they have to “give back” some of their monthly Social Security benefit. In 2012, workers had to give back \$1 in benefits for every \$2 in earnings above the limit of \$14,640. In 2013, the limit increases to \$15,120.

This “2 to 1 give back” applies only until the year in which the worker reaches full retirement age. For the months leading up to the birthday month during the birthday year, a 3 to 1 give back formula applies. In 2012, Social Security withheld \$1 in benefits for every \$3 that a worker earned above \$38,880. This year, that limit increases to \$40,080.

Once you reach your full retirement age, the earnings limit ends beginning with the month you reach full retirement age. You can earn any amount without limit and collect Social Security benefits at the same time. At your full retirement age, your monthly Social Security payments will be recalculated and adjusted upward to reflect any benefits that were withheld, as well as your continued earnings during that time.

Larger Maximum Possible Benefit

The maximum possible monthly Social Security benefit for workers reaching full retirement age of 66 in 2013 is \$2,533. This is an increase from the 2012 monthly maximum of \$2,513.

No More Paper Checks

Effective March 1, the U. S. Treasury will no longer mail paper checks to Social Security beneficiaries. After that date, an all-electronic benefit payment system will be in place. Benefit recipients must receive their payments via direct deposit to a bank or credit union account or loaded onto a Direct Express Debit MasterCard. Retirees who do not choose an electronic payment option by March 1 will receive their payments loaded onto a pre-paid debit card. The elimination of paper checks mirrors a rule adopted by ERS in 2007.

New Social Security recipients have been required to choose an electronic payment option since 2011 and most people already receive their benefit payments electronically. Only those born before May 1, 1921, those with mental impairments and people living in remote areas that lack support for electronic transactions are eligible for waivers of this mandate.

Employees' Retirement System Communicator

January 2013

No. 1

Social Security Administration Offices – Change in Hours

Also new in 2013 is a change in the hours local Social Security Administration offices are open to the public. The new hours are:

Monday	9 a.m. to 3 p.m.
Tuesday	9 a.m. to 3 p.m.
Wednesday	9 a.m. to noon
Thursday	9 a.m. to 3 p.m.
Friday	9 a.m. to 3 p.m.

Offices are closed on weekends and Federal holidays.

BENEFITS UPDATES

Keep It to Yourself: How to Protect Your Family When You Have the Flu

By Heather Guza

Unfortunately, you've caught the flu. Keep it from spreading to your family by taking these precautions. Flu season can last from October through May, usually peaking in late December through March. The best way to avoid the flu is to get the flu shot. But if you or someone in your house is already sick, try to keep the virus from spreading to other family members. Flu germs spread from person to person through coughing and sneezing and contaminated surfaces and objects. Here are some tips that may help you keep the illness at bay.

1. **Stay home.** To get over the flu and to prevent spreading it to others, stay home from work or school for at least five days after flu symptoms begin. These may include stuffy nose, cough, headache, tiredness, fever, achy muscles and sore throat.
2. **Wash your hands frequently** for at least 20 seconds with soap and water. This is the most important precaution you can take to avoid spreading germs. Dry your hands with a paper towel that you can throw away. Carry an alcohol-based hand gel, spray or wipes when you are out in case soap and water aren't readily available. Be sure to wash your hands as soon as possible if you:
 - ♦ Sneeze, cough or blow your nose
 - ♦ Care for a sick person
 - ♦ Go to the bathroom
 - ♦ Clean or disinfect surfaces
 - ♦ Are about to eat
3. **Cover your mouth and nose** with a clean tissue when you cough or sneeze. Throw the tissue away as soon as you use it. If you don't have a tissue, cover your nose and mouth with your upper sleeve or the

Employees' Retirement System Communicator

January 2013

No. 1

crook of your elbow, not your hands.

4. Keep your hands away from your mouth, nose and eyes.

5. Don't share eating utensils, drinking glasses or bottles with anyone else. Use disposable paper cups when you brush your teeth and throw them away after one use.

6. Disinfect surfaces and objects that are commonly used, such as kitchen countertops, door and sink handles, light switches and telephones. Clean the surface with soap and water before you disinfect with a store-bought disinfectant. Don't forget keyboards and TV remotes.

7. Launder clothes and bedding that may be contaminated with flu germs. Don't shake sheets when you take them off the bed. Wash your hands after you handle dirty laundry and before you take clean laundry out of the washer or dryer.

8. Avoid close contact with other household members.

2013 Pension Check Disbursement Schedule	
Thursday, January 31, 2013	Wednesday, July 31, 2013
Thursday, February 28, 2013	Friday, August 30, 2013
Friday, March 29, 2013	Monday, September 30, 2013
Tuesday, April 30, 2013	Thursday, October 31, 2013
Friday, May 31, 2013	Friday, November 29, 2013
Friday, June 28, 2013	Tuesday, December 31, 2013

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

*Bertha Azzolina
Margaret Bahr
Laverne Bednarek
Eugene Bigari
Moses Carter (Gladys)
Laverne Dalessio
Ruth Dettlaff
JoAnn Dillon
Gertrude Gallun*

*Thomas Grundle
Donald Halaska
Beverly Hendrickson
Rosemary Jeske
Ralph Lee
Robert Mullins
Antonette Needham
Doris Nyquist
Gerald Olive*

*Nellie Patterson
Eugene Pawlowski
Eugene Pittsley
Frederick Rehm
Carroll Rueckert
Geraldine Urban
Lorraine Woida*